PRESS RELEASE

Aditya Birla Capital Inaugurates its 100th Dedicated Gold Loan Branch; Marks Entry into Mumbai

~ On track to build a nationwide gold loan franchise with 1,000+ branches over the next three years~

Mumbai, Maharashtra, November 12, 2026: The NBFC business of Aditya Birla Capital Limited ('ABCL'), one of India's leading diversified financial services companies, today announced the inauguration of its 100th dedicated Gold Loan branch. The milestone branch is located at Santacruz, Mumbai, underscoring the city and Maharashtra's importance in the organised gold lending market. The company also inaugurated a dedicated Gold Loan branch in Andheri, establishing its presence in Mumbai with two conveniently located branches serving customers across the city.

Maharashtra is an important market for Gold Loan business, supported by a large customer base, a vibrant economic ecosystem and growing demand for formal credit. According to *TransUnion CIBIL's Gold Loan Landscape Report* (April 2026), Maharashtra recorded 40% year-on-year growth in gold loan origination volumes in 2025 and accounted for 5.8% of the country's total gold loan originations.

In August 2026, Aditya Birla Capital announced its entry into Gold Loan Business with a phased rollout of 200-300 dedicated Gold Loan branches by March 2027 across high-potential markets and over 1,000 branches in the next three years. With the inauguration of its 100th branch within three months of launch, the company has made significant progress towards building a nationwide presence in the organised gold lending market. The Gold Loan business had an AUM of ₹200 crore as of September 30, 2026.

The branches were inaugurated by Ms. Vishakha Mulye, Managing Director & CEO, Aditya Birla Capital Limited, and Mr. Rakesh Singh, Executive Director and Chief Executive Officer - NBFC, Aditya Birla Capital Limited. Designed around convenience, transparency and secure service, Aditya Birla Capital's Gold Loan proposition combines a dedicated branch-led model with digital capabilities to deliver a seamless customer experience.

Commenting on the milestone, **Ms. Vishakha Mulye, Managing Director & CEO, Aditya Birla Capital Limited**, said, *"The opening of our 100th Gold Loan branch is a special milestone for us. It reflects the strength of our execution capabilities and the confidence that customers place in Aditya Birla Capital. As we continue to scale this business, our ambition is to build a differentiated franchise by combining the trust of the Aditya Birla brand, strong on-ground presence and technology-led convenience. We believe the Gold Loan business will play an important role in expanding access to formal credit and helping individuals, families and small businesses take the next step towards their financial aspirations."*

Speaking on the launch, **Mr. Rakesh Singh, Executive Director and Chief Executive Officer-NBFC, Aditya Birla Capital Limited**, said, *"Mumbai is an important market for us, given its diverse customer base and evolving financial needs. Our Gold Loan business is built around delivering a simple, secure and convenient borrowing experience through dedicated branches, seamless processes and robust digital capabilities. As we expand across Mumbai and Maharashtra, our focus will remain on providing customers with quick access to credit, transparent service, and the trust and assurance of safe handling of their pledged gold."*

ABCL and its subsidiaries/JVs have a nationwide network of 1,822 branches and more than 200,000 agents / channel partners along with several bank partners. It manages aggregate assets under management of about Rs. 12.34 lakh crore and a consolidated lending book of Rs. 2.34 lakh crore as of September 30, 2026.

Aditya Birla Capital's NBFC business serves as a key growth engine and ranks among India's top five AAA-rated diversified NBFCs. It offers a comprehensive suite of secured and unsecured lending solutions for retail, SME and corporate customers across four core verticals of personal and consumer loans, unsecured business loans, secured business loans, and corporate/mid-market loans. In Q2 FY27, the NBFC's assets under management (AUM) grew 26% year-on-year to Rs. 1,76,557 crore while disbursements increased 12% year-on-year to Rs. 24,708 crore and profit before tax rose 41% year-on-year to Rs. 1,352 crore.

For more details, visit: www.adityabirlacapital.com/loans/gold-loan

About Aditya Birla Capital Limited:

Aditya Birla Capital Limited ('ABCL') is a listed systemically important non-deposit taking upper layer Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. ABCL and its subsidiaries/JVs provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 67,300 employees, the businesses of ABCL have a nationwide reach with 1,822 branches and more than 200,000 agents/channel partners along with several bank partners. ABCL and its subsidiaries/JVs manage aggregate assets under management of about Rs. 12.34 Lakh Crore, and a consolidated lending book of Rs. 2.34 Lakh Crore as of September 30, 2026.

Aditya Birla Capital Limited is a part of the US$ 72 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500 and has a consolidated market cap of over US$118 billion. Anchored by an extraordinary force of over 227,500 employees, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 42% of the Group revenues flow from overseas operations that span 41 countries across six continents with over 600 state-of-the-art manufacturing units. For more information, visit www.adityabirlacapital.com

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